

EXECUTIVE DECISION

made by a Cabinet Member




REPORT OF ACTION TAKEN UNDER DELEGATED AUTHORITY BY AN INDIVIDUAL CABINET MEMBER

Executive Decision Reference Number – F01 25/26

Decision				
1	Title of decision: Income and Credit Management Policy			
2	Decision maker (Cabinet Member): Councillor Mark Lowry (Cabinet Member for Finance)			
3	Report author and contact details: Paul Walshe (Head of Revenues, Benefits and Service Centre) paul.walshe@plymouth.gov.uk			
4	Decision to be taken: To approve the Income and Credit Management Policy.			
5	Reasons for decision: The policy is required to support Plymouth City Council's (PCC) approach to Income and Credit Management, across collectable debt, providing clear guidance for staff, and providing consistency and clarity regarding decision-making.			
6	Alternative options considered and rejected: A policy is required to support debt collecting activities, the alternative of which is to not have an agreed policy and has been rejected as introduces risk and ambiguity around Council's approach to income and credit management..			
7	Financial implications: The policy will; <ul style="list-style-type: none"> - maximise collectable debt through prudent credit extension, risk balancing, and efficient income collection. - Apply to all income sources and both statutory and non-statutory services. - Include minimising bad debt, ensuring affordability checks, and promoting upfront payments. - Emphasises customer care, flexible payment options, and signposting to debt support services. - Establish clear thresholds and authorisation levels for bad debt write-offs. 			
8	Legal Implications: (For completion by Legal Officers) None arising from this report.			
9	Is the decision a Key Decision? (please contact Democratic Support for further advice) Please type an X into the relevant boxes	Yes	No	Per the Constitution, a key decision is one which:
			X	in the case of capital projects and contract awards, results in a new commitment to spend and/or save in excess of £3million in total
			X	in the case of revenue projects when the decision involves entering into new commitments and/or making new savings in excess of £1million annually

			X	is significant in terms of its effect on communities living or working in an area comprising two or more wards in the area of the local authority.
	If yes, date of publication of the notice in the Forward Plan of Key Decisions	N/A		
I0	Please specify how this decision is linked to the Council's corporate plan/Plymouth Plan and/or the policy framework and/or the revenue/capital budget:	Maximising income collection to support provision of quality public services and enabling the Council to spend money wisely.		
I1	Please specify any direct environmental implications of the decision (carbon impact)	None identified.		
Urgent decisions				
I2a	Is the decision urgent and to be implemented immediately in the interests of the Council or the public? Please type an X into the relevant box	Yes		(If yes, please contact Democratic Support (democraticsupport@plymouth.gov.uk) for advice)
		No	X	(If no, go to section I3a)
I2b	Reason for urgency:			
I2c	Scrutiny Chair Signature:		Date	
	Scrutiny Committee name:			
	Print Name:			
Consultation				
I3a	Are any other Cabinet members' portfolios affected by the decision? Please type an X into the relevant box	Yes		
		No	X	(If no go to section I4)
I3b	Which other Cabinet member's portfolio is affected by the decision?	N/A		
I3c	Date Cabinet member consulted	N/A		
I4		Yes		

	Has any Cabinet member declared a conflict of interest in relation to the decision? Please type an X into the relevant box	No	X	If yes, please discuss with the Monitoring Officer				
15	Which Corporate Management Team member has been consulted?	Name		Ian Trisk-Grove				
		Job title		Service Director for Finance and I51 Officer				
		Date consulted		18 July 2025				
Sign-off								
16	Sign off codes from the relevant departments consulted:	Democratic Support (mandatory)			JS25 25/26			
		Finance (mandatory)			ITG.25.26.054			
		Legal (mandatory)			LS/00001312/2/AC/5/8/25			
		Procurement (if applicable)			N/A			
		Corporate property (decisions involving Council owned land or facilities) (if applicable)			N/A			
		Human Resources (if applicable)			N/A			
Appendices								
17	Ref.	Title of appendix						
	A	Briefing report for publication						
	B	Equalities Impact Assessment						
	C	Income and Credit Management Policy						
Confidential/exempt information								
18a	Do you need to include any confidential/exempt information? Please type an X into the relevant box	Yes		If yes, prepare a second, confidential ('Part II') briefing report and indicate why it is not for publication by virtue of Part I of Schedule 12A of the Local Government Act 1972 by ticking the relevant box in 18b below. (Keep as much information as possible in the briefing report that will be in the public domain)				
		No	X					
		Exemption Paragraph Number						
		1	2	3	4	5	6	7
18b	Confidential/exempt briefing report title:							

Background Papers								
19	Please list all unpublished, background papers relevant to the decision in the table below. Background papers are <u>unpublished</u> works, relied on to a material extent in preparing the report, which disclose facts or matters on which the report or an important part of the work is based. If some/all of the information is confidential, you must indicate why it is not for publication by virtue of Part I of Schedule 12A of the Local Government Act 1972 by ticking the relevant box.							
Title of background paper(s)		Exemption Paragraph Number						
		1	2	3	4	5	6	7
Cabinet Member Signature								
20	I agree the decision and confirm that it is not contrary to the Council’s policy and budget framework, Corporate Plan or Budget. In taking this decision I have given due regard to the Council’s duty to promote equality of opportunity, eliminate unlawful discrimination and promote good relations between people who share protected characteristics under the Equalities Act (2010) and those who do not. For further details please see the EIA attached.							
Signature			Date of decision		21/08/2025			
Print Name	Cllr Mark Lowry							